

Loan No. 961741-6
Investor No.
File No. 87-0040
NO CONSIDERATION

Election District: _____

APPOINTMENT OF SUBSTITUTE TRUSTEES

WHEREAS, by a Deed of Trust dated June 13, 1980,
and recorded among the land records of Frederick County
County, Maryland, in Liber 1117, Folio 192, Lawrence Phillip
Miller and Melba Jane Miller conveyed to
Harry E. Chesman and James A. Taylor
Trustees, herein called the Original Trustees, certain real
property described in said deed of trust, in trust to secure an
indebtedness evidenced by a promissory note of the same date and
also described in said deed of trust; and

WHEREAS, the aforesaid deed of trust provides that the
holder of the Note secured thereby may remove the Trustees and
appoint successor trustees; and

WHEREAS, Homestead Savings, A Federal Savings and ^{Loan Assoc.} is the present
holder of the Note secured by the aforementioned Deed of Trust.

NOW, THEREFORE, by virtue of the authority contained in the
aforementioned Deed of Trust, the undersigned owner and holder of
the Note secured thereby, does hereby remove the original
trustees and/or successors and appoint John S. Burson, James
Harnden Davidson (and) Substitute
Trustees, and said Substitute Trustees, in accordance with the
provisions of said Deed of Trust, do succeed to all the title,
power and duties conferred upon the Original Trustees by the
terms of said Deed of Trust and by applicable law.

IN WITNESS WHEREOF, the aforesaid owner and holder of said
note hereby appoints CLARK HELZER, its
ASSISTANT VICE PRESIDENT, as attorney-in-fact to execute and to
acknowledge this deed as the act and deed of the party of the
first part, which said attorney-in-fact, acting on behalf of said
holder, has signed and sealed this deed on this 22nd day of
April, 1985

REC'D FEE 13.00

6749 #

Holder: Homestead Savings, A Federal S & L Assn. #02232 C123 R01 T15:25
F04/03/87

(Seal)

By:

Clark Helzer
NAME: Clark Helzer
TITLE: Assistant Vice President

STATE OF California

CITY/COUNTY OF San MATEO, to-wit:

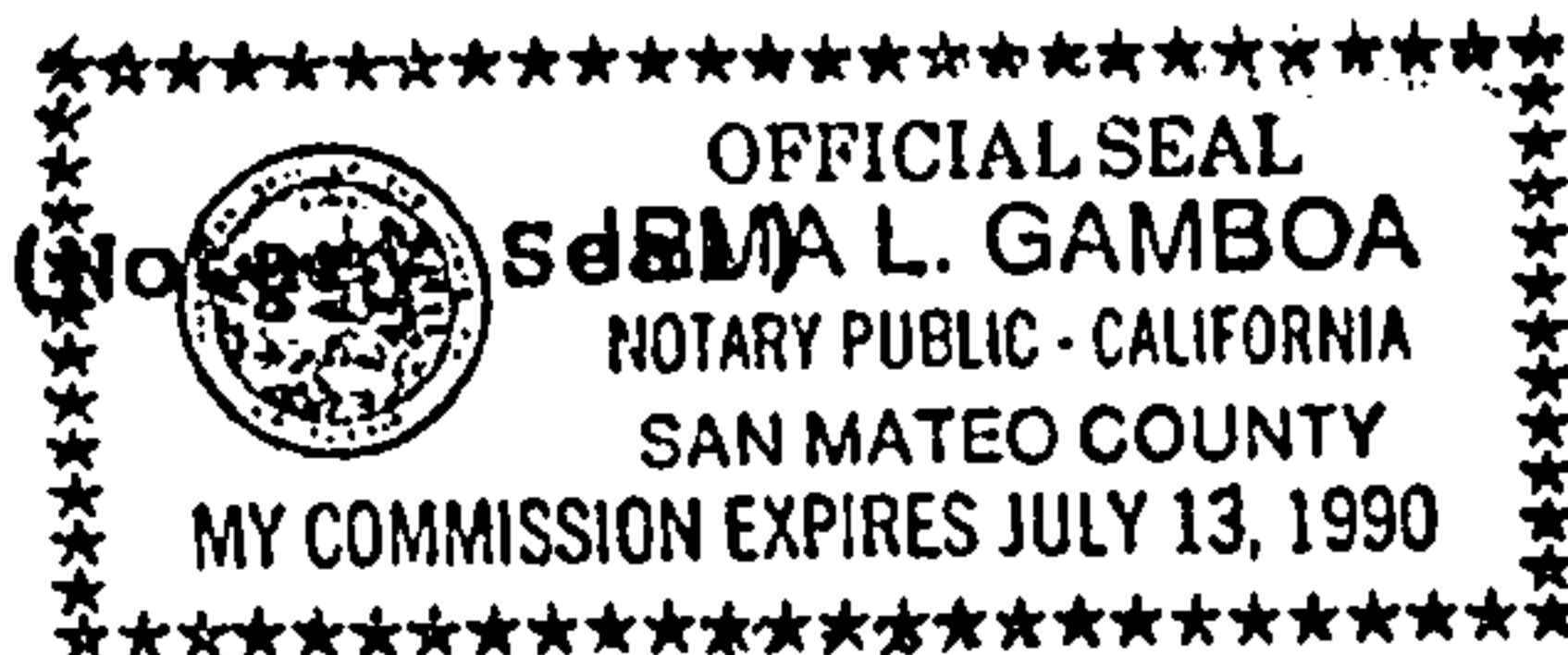
I HEREBY CERTIFY that on this 5th day of February,
1987, before me, the subscriber, a Notary Public and for the
State and County aforesaid, personally appeared
Clark Helzer, attorney-in-fact for and

Homestead Savings, A Fed S & L
who is personally well known to me as the person who executed the
foregoing instrument bearing date of April 22, 1985, 1985
and by virtue of the authority vested in him/her by the foregoing
instrument, acknowledged the same to be the act and deed of said
corporation, and that he/she executed the said instrument for the
purposes therein contained.

IN WITNESS WHEREOF, I have hereunto set my hand and notarial
seal.

My Commission expires: 7-13-90

Irma L. Gamboa
Notary Public Irma L. Gamboa



13.00
RETURN TO:
SHAPIRO, BURSON & DAVIDSON
THREE SKYLINE PLACE
5201 LEESBURG PIKE, SUITE 201
FALLS CHURCH, VA 22041